

REDUCTION OF LOAN INTEREST RATES

Dear Esteemed Members,

Following the revision of the Central Bank Rate (CBR) by the Central Bank of Kenya from **9.00%** to **8.75%** on **10 February 2026**, we wish to notify you of the below changes;

- **All New** Kenya Shilling variable-rate loans will be priced based on the **CBR (prevailing at the time, currently 8.75%) + Premium (K)**.
- **Existing** Kenya Shilling variable-rate loans that are priced on CBR + Premium (K) at the date of this notice, will continue to be priced at **CBR + Premium (K)**. The CBR component will adjust from 9.00% to 8.75% after 30 days of this notice.
- **Existing** Kenya Shilling variable-rate loans disbursed before 1 December 2025 will continue to be priced at Equity Bank Reference Rate (EBRR)+ Margin and will transition to CBR + Premium (K) on 28 February 2026 as earlier communicated.

Please note that as the monthly instalment amount and repayment period of loans remain unchanged, the adjustments to CBR may affect the total interest payable on loans. You are encouraged to **review your updated repayment schedule**.

For any clarification, please contact your Relationship Manager, visit your nearest Equity Branch or reach out to our **Contact Centre via 0763 000 000**.

Thank you for banking with us.